



City of Toronto staff are pleased to assist you in accessing the Toronto Renovates program, but you are responsible for obtaining contractor quotations for the work you need done on your home. City of Toronto staff are not able to recommend a contractor or provide a list of contractors.

General contractors and trades must have a valid Trades License issued by the City of Toronto. We suggest obtaining quotations or bids from at least two independent contractors before you make a decision.

When selecting a contractor or renovator, please consider the following:

STEP 1: Finding reputable companies

Recommendations from family, friends and neighbours

An endorsement from someone you know and trust can help you make your decision.

Consider a local company

Look for a company with an established business history in your community. Your local hardware store may be able to provide you with trusted local contractors.

Other sources for recommendations

The following are also good sources for contractor or renovator recommendations:

- The Building Industry and Land Development Association (BILD) has members who specialize in home repair and renovations. RenoMark contractors abide by industry-set codes of ethics and conduct. Please see their Greater Toronto Area website for more information and to find a RenoMark contractor <http://www.renomark.ca/GreaterTorontoArea/Home> or call (416) 391-4663.
- RenoMark also publishes a RenoGuide to help you through the process which is available from their website <http://www.renomark.ca>
- Larger building supply stores offer installation services using a roster of professional renovation contractors.
- The Electrical Safety Authority (ESA) maintains an Authorized Contractor Program for electrical contractors. <http://esasafe.com> or call them at 1-877-372-7233 to find an authorized contractor.

STEP 2: References and qualifications

Ask for references and check them

Former customers are an excellent source of information. Ask for a list of references that you can contact to evaluate the contractor's past performance. Checking references is critical whether or not you know someone who has used and recommended the contractor or renovator.

Contractor qualifications

Professional contractors or trades must have:

- a City of Toronto Trades License, either as building renovator or as a construction sub-trade (i.e. heating, plumbing, insulation installer etc.)
- a valid Harmonized Sales Tax (HST) number
- liability and workers' compensation insurance that is up to date. Ask to see a current insurance certificate

City of Toronto Trades Licensing

Contractors include roofers, carpenters, bricklayers, concrete workers, water proofers, and those that specialize in drains, plumbing, heating and insulation. Ask contractors for their license number and verify it at the Business Licence Lookup website <http://app.toronto.ca/LicenceStatus/setup.do?action=init> by calling 311 Toronto or (416) 392-6700 (TTY 416-338-0889)

STEP 3: Toronto Renovates Considerations

Review your bids or quotations to ensure:

- the quote is in writing and dated – professional contractors always provide customers with a clear and detailed written quotation
- the job description follows the Toronto Renovates Work Description provided by City staff
- that you clearly understand the total price and the cost of each item of work
- the terms of payment are clear
- that a schedule of work is provided with the start and completion dates clearly shown with provisions for reasonable delays
- the HST number and amount of HST are included

Note: Toronto Renovates funding cannot be used to pay the fees of consultants hired to help with accessing the program.

STEP 4: Signing a contract

Before you sign the contract

- Read the contract carefully and understand what it says
- Make sure that the contract describes exactly what you want and what you have been promised
- Do not sign a contract until you have a letter from the City confirming that you have Toronto Renovates funding

Remember the 10-day cooling off period

Under the Ontario Consumer Protection Act, all contracts for goods or services signed in your home are subject to a 10-day cooling off period.

The cooling off period begins at the time you receive a signed copy of the contract and means you have 10 days from that date to cancel the contract for any reason.

For more information contact the Consumer Helpline 416-326-8800 (TTY 416-229-6086) or send an email to consumer@ontario.ca

The Ontario Ministry of Consumer Services also provides consumer protection information on Home Renovations and Repairs at: http://www.sse.gov.on.ca/mcs/en/Pages/Homes_Repairs_and_Renovations.aspx and www.Ontario.ca/page/your-rights-when-starting-home-renovations-or-repairs

211 Toronto

211 Toronto is a user-friendly, non-profit information and referral agency that provides confidential information on a 24/7 basis in multiple languages, and connects people to the human services that meet their needs. If you need special assistance, there may be a community agency in your neighbourhood that can help. Just call 211 (TTY 1-888-340-1001).

Other resources

The Canada Mortgage and Housing Corporation (CMHC) and the Canadian Home Builders' Association have collaborated on the Get it in Writing project, a website with many resources to help make your renovation a success: <http://www.hiringacontractor.com/en/index.html>

**City of Toronto,
Affordable Housing Office,
Housing Improvement Programs
(Toronto Renovates)
General Enquiry:
311 Toronto or 416-397-4169
TTY: 416-338-0889**

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